

# Non-VA Emergency Care Services

Congress recently provided VA with new authority to pay for emergency care in non-VA facilities for veterans enrolled in the VA health care system. The new benefit will pay for emergency care rendered for nonservice-connected conditions for enrolled veterans who have no other source of payment for the care. Although the new authority was effective May 29, 2000, VA cannot process and pay claims until regulations are issued to implement the new law. VA expects to publish such regulations sometime in Fiscal Year 2002. VA is currently accepting claims for care rendered after May 29, 2000, but is holding them until regulations are published, at which time VA will evaluate the claims for payment.

#### How do I qualify?

This benefit is a safety net for enrolled veterans who have no other means of paying a private facility emergency bill. If another health insurance provider pays all or part of a bill, VA cannot provide any reimbursement. To qualify you must meet all of the following criteria:

- -You were provided care in a hospital emergency department or similar facility providing emergency care
- -You are enrolled in the VA Health Care System
- -You have been provided care by a VA health care provider within the last 24 months
- -You are financially liable to the provider of the emergency treatment for that treatment
- -You have no other form of health care insurance
- -You do not have coverage under Medicare, Medicaid, or a state program
- -You do not have coverage under any other VA programs
- -You have no other contractual or legal recourse against a third party that will pay all or part of the bill
- -Department of Veterans Affairs or other Federal facilities were not feasibly available at time of the emergency
- -The care must have been rendered in a medical emergency of such nature that a prudent layperson would have reasonably expected that delay in seeking immediate medical attention would have been hazardous to life or health

# Should I cancel my current insurance to meet these requirements?

If you are covered by a program or plan that would pay for the emergency care received, you would not qualify for this new benefit. However, VA encourages you to keep all current health insurance. Remember that spouses of veterans generally do not qualify for VA health care. If you cancel your current insurance, your spouse may not retain health insurance coverage. If you are covered by Medicare Part B and you decide to have it cancelled, it cannot be reinstated until January of the next year.

# What type of emergency services will VA cover?

VA will reimburse health care providers for all medical services necessary to stabilize your condition up to the point you can be transferred to an approved VA health care facility.

# Do I need to get approval before going to the emergency room?

No. If you are an eligible veteran, a VA facility is not feasibly available, and you believe your health or life is in immediate danger, report directly to the closest emergency room. You, your representative, or the treating facility should then contact the nearest VA as soon as possible (within 48 hours) to arrange a transfer to VA care, if hospitalization is required.

#### How long will I stay in the private hospital?

If you are hospitalized, VA will be in regular contact with your physician at the private hospital. As soon as your condition stabilizes, VA will arrange to transport you to a VA, or VA- designated facility.

# What if I do not wish to leave the private facility?

VA will pay for your emergency care services only until your condition is stabilized. If you stay beyond that point, you will assume responsibility for the payment of costs associated with treatment.

#### Will I have to pay for transportation to a VA designated facility?

No. If you need continued care, VA will pay for or arrange your transportation.

# What if the hospital bills me for services?

If you are billed for emergency care services, contact your local VA health care facility and a representative will assist you in resolving the issue.

# What if my claim is denied?

To resolve claims issues, VA has established official appeals processes to make sure your case is thoroughly reviewed. Please see your local VA health care facility for current procedures.